

PUBLIC SUBMISSION

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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

I am a self employed realtor in Georgia. The only health insurance coverage available to me in Dekalb county is through the government exchange for the ACA now. There are only 2 choices for coverage available and both are HMO only. My wife and I have no pre-existing conditions and our plan costs \$1500 per month through Ambetter with a \$6000 deductible each. That is the lowest priced plan for our ages (59) available. So for \$18,000 a year and another \$12,000 before insurance covers any reimbursements, I am paying \$30,000 a year for basically catastrophic coverage before I get any benefit from having insurance. If there is any way we can change that to where I have more choices available through banding together with other self employed individuals to use our combined group to negotiate a better deal with the insurance companies, I am all for it. Please change the rules to allow individuals such as myself and my wife to be able to join together with a large group to purchase insurance with better terms from the health insurance providers. The ACA in Georgia now continues to lose providers each year and is bankrupting me. I am not sure how much longer I can afford health insurance coverage with the current plans available to me in Dekalb county Georgia. There must be a better way.